

**UNIVERSITY OF JAMMU**  
**UNIVERSITY OF JAMMU RESEARCH FUND (UoJRF)**

**Form-V**

**PROJECT COMPLETION REPORT**

**(Submit in duplicate)**

1. Title of the project: **IMPACT OF FINANCIAL INCLUSION ON INCLUSIVE GROWTH DURING COVID-19: AN UNORGANISED SECTOR PERSPECTIVE**
2. Name & Designation of Principal Investigator: **Dr. Tarsem Lal, Associate Professor, P.G. Department of Commerce, University of Jammu**
3. Name & Designation of Co-Principal Investigator/s: **NIL**
4. Duration of the project: **One Year**
5. Sanctioned Grant: **Rupees 1 Lac Only (One Lac Only)**
6. Date of initiation of the project: **8<sup>th</sup> February, 2023**
7. Date of closure of the project: **15<sup>th</sup> March, 2024**
8. Whether the Utilization Certificate and statement of expenditure has been submitted? **Yes/No** (If yes, mention the date and append the photocopy of the same)

(If no, the reasons thereof) **The final Utilization Certificate Endorsed by JR Finance attached**

9. Approved objectives: **Attached in the Report**
10. Title of the research paper published from out of the current project work (If any, attach reprint)

**Project Report Submitted to the DRS office. Research papers are being prepared and will be sent to the relevant journals**

11. Title of the research paper accepted for publication from current research work (If any, attach copy of acceptance letter)
12. **Project Report Submitted to the DRS office. Research papers are being prepared and will be sent to the relevant journals**

13. Report of the completed research project highlighting the deliverables (Attachdocument-Min.3000 words)

**Complete Final Project Report Attached**

14. Details of the consumable and non-consumable (including equipment) material procured from current research project grant.

**Consumables:** Stationery Items, Anti-Virus, Hard Disk, Pen Drive

**Non-Consumables:** Printer

15. Has the non-consumable material (including equipment) been handed over to the concerned department? **Yes/No**

(If yes, attach a certificate issued by concerned HoD in this regard)

(If no, the reasons thereof)

**The non-consumable material has been handed over, and the certificate is attached**

16. Has the stock register carrying entries of consumable/non-consumable (including equipment) handed over to the concerned department? **Yes/No**

(If yes, attach a certificate issued by concerned HoD in this regard)

(If no, the reasons thereof)

**The non-consumable material has been handed over, and the certificate is attached**

17. Was power point presentation of the current research work made before DRPMC by PI/Co-PI?

**Yes/No** (If yes, attach a certificate issued by concerned Dean/HoD in this regard) (If no, the reasons thereof)

Minutes Attached

Comments of the concerned DRPMC

Minutes Attached

Members of the concerned DRPMC

1. Versha Mehta    PROF. VERSHA MEHTA  
   Dean Business Studies  
   15/03/24    University of Jammu  
   Jammu
2. Harsh  
   15/03/24
3. Jeevan  
   15/03/24
4. Prakash

**OFFICE OF THE DEPARTMENT OF COMMERCE  
UNIVERSITY OF JAMMU (SAP: DRS-III)**

No: PGID/Com/24/1150

Dated: 02-04-2024


**Utilisation Certificate**

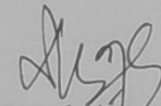
Title of the project : Impact of Financial Inclusion on Inclusive Growth During Covid-19: An Unorganised Sector Perspective  
Sanction Order no. : RA/23/7616-23, dated 08-02-2023 and re-appropriation order no. DRS/6612, dated 11-3-2024  
Name of PI : Dr. Tarsem Lal  
Department : Commerce  
Total Research and Seed Grant : 1,00,000 (one lakh)

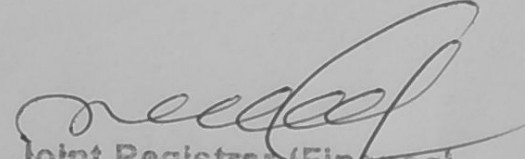
**Statement of Expenditure**

Budget Head	Total grant released (Rs.)	Total expenditure incurred (Rs.)	Unspent Balance (Rs.)
Hiring of Services/ Honorarium to Experts	40,000.00	23,360.00	16,640.00
Equipment (Repair)	5,000.00	4,950.00	50.00
Purchase of Minor Equipment	30,000.00	29,355.00	645.00
Contingency	25,000.00	24,938.00	62.00
<b>Total</b>	<b>1,00,000.00</b>	<b>82,603.00</b>	<b>17,397.00</b>

Certified that out of Rs. 1,00,000 (one lakh) of research and seed grant sanctioned vide order no. RA/23/7616-23, dated 08-02-2023 and re-appropriation order no. DRS/6612, dated 11-3-2024 in favour of Dr. Tarsem Lal (PI), a sum of Rs. 82,603.00 has been utilised for the purpose of research for which it was sanctioned and that balance of Rs. 17,397.00 remained unutilised.

  
Associate Professor,  
Department of Commerce  
University of Jammu  
Dr. Tarsem Lal (PI)  
Department of Commerce  
University of Jammu

  
Deputy Registrar (Grants)  
Signature  
University of Jammu  
Deputy Registrar (Grants)

  
Joint Registrar (Finance)  
Signature  
University of Jammu  
Joint Registrar (Finance)